

What to Do When an Accident Occurs - Work Comp Procedures

Immediate Response

Non-emergency

Respond with onsite first aid/CPR responders.

Employee must select a physician from the “Panel of Physicians” form and sign the form and sign the **C31 medical release. Do not send to the emergency room.**

Transport the employee to the company designated occupational care facility chosen from the Panel of Physicians.

Ensure the employee submits to a post-accident drug screen per company policy and in compliance with the Tennessee Drug Free Workplace Program.

Complete and submit the C-20 form

(See Reporting Details below)

Emergency

Activate the Emergency Response System - Call 911 (Fire, Ambulance, Police)

Respond with onsite first aid/CPR responders.

Designate an employee(s) to guide the emergency team to the accident scene.

(Address of the site and basic directions should be documented/posted on site.)

Evaluate the scene, is it safe for rescuers (on site and EMS) to enter the area.

Mobilize equipment and employees to assist emergency responders

Notify utility companies if needed for emergency shutdown.

Ensure the employee submits to a post-accident drug screen per company policy and in compliance with the Tennessee Drug Free Workplace Program.

Complete and submit the C-20 form.

Notify local AGC Safety Director.

(See Reporting Details below)

At The Scene

Secure and preserve the scene – as soon as emergency responders leave, tape off the area.

(If the site is fenced, secure the entire area if needed to keep onlookers and media off site.)

Initial Contacts:

Management notification

Company safety representatives

Victim(s) family notification

TOSHA **within 8 hours** of a fatality or hospitalization of 3 or more employees from one incident – 1-800-249-8510.

Gather signed witness statements. Do not allow witnesses to leave until this has been done. (Document contact information for witnesses. If TOSHA is involved, they will have to interview them also.)

Collect and preserve all evidence that may be useful in the investigation.

Photograph the entire scene

Designate a media spokesperson.

Reporting Details

Employees should be instructed that as soon as an injury occurs, it should be reported to their supervisor or a person who has been designated to compile the information for reporting workers' compensation claims (Workers' Compensation Coordinator). Except in emergency situations, employees should not visit a physician without first reporting the claim to their supervisor. Employees should be advised to report back to their supervisor following their visit to the physician.

Whenever an injury to an employee occurs, first aid should be administered to take care of the immediate needs of the injury. Even minor cuts, scrapes, and burns should receive first aid in order to prevent infections and complications, which may turn minor incidents into larger problems later on.

Employees should be given a copy of the Panel of Physicians and be allowed to choose a treating physician from this list. If assistance is needed in establishing the panel, contact Brentwood Services for guidance. Note: It may be necessary to develop a project specific Panel of Physicians due to the location of the project.

It is suggested that this form be filled out and posted on each job site. Copies should be ready for the employee to sign. The signed form should be submitted with the Supervisor's Accident Statement Report. The employee should be advised that he/she may not change his/her first choice of physician without first consulting with Brentwood Services. Telephone calls you may receive from physicians and hospitals regarding treatment and/or payment should be referred to Brentwood Services at 1-800 -524-0604.

Employees should be advised that if they need a specialist or desire to change their first choice of physician, they must first contact the Adjuster assigned to their case at Brentwood Services for authorization.

The Supervisor/Workers' Compensation Coordinator should inform employees that their claim will be turned over to Brentwood Services. Any questions or concerns the employee may have should be directed to Brentwood Services.

Within 24 hours complete the C20 First Report of Injury and fax or email to Brentwood Services along with the C31 medical release, C-42 Panel of Physicians signed form and Supervisor's Accident Statement Report and witness statements.

Email: claims@bwood.com

Fax: 1-800-732-1338

As soon as an injury occurs, the Supervisor/Workers' Compensation Coordinator should report the claim to Brentwood Services as quickly as possible. There should never be a delay in reporting a claim. It should be reported the same day of the accident or never later than 24 hours. Even though you may not have all the details of the accident or your investigation may

not be complete, you should still report the claim as soon as employees report the injury to their supervisor. Additional details can be telephoned in as they become available.

Please refer to the following when reporting a claim:

1. If a serious injury occurs; i.e., loss of limb, broken bones, hospital stays, etc., call Brentwood Services immediately at **1-800-524-0604**. In addition, notify your local AGC Safety Director.
2. For all other injuries and after telephoning in serious injuries, fill out the "Tennessee First Report of Injury" form as completely as possible in order to allow quick investigation of the claim. This should be done the same day the accident occurs.

Note that the State of Tennessee requires that a First Report of Work Injury or Illness form C-20 be submitted for **ALL** injuries to include "Medical Only" as well as "Notify Only" for those injuries not requiring treatment.

Points to consider in completing the Tennessee First Report of Injury form include:

- a. Name of all witnesses.
- b. Validity of claim - please indicate any concerns you may have with the validity of the claim.
- c. Safety rules broken.
- d. Failure of equipment that contributed to the accident.

These items aid in the investigation to help Brentwood Services determine what can be done to prevent similar accidents in the future and to determine whether or not a claim is legitimate.

3. The initial information used to calculate payment of wage loss benefits is taken from the Employers' First Report of Injury. Please be sure to complete this information on all claims submitted. Brentwood Services will then request a wage statement from you to further determine the correct benefit amount. The wage statement should provide a breakdown of gross wages including overtime for the fifty-two (52) weeks prior to the injury. If the employee has worked less than fifty-two (52) weeks, then provide just the actual wages for the time the employee has worked. There is a seven (7) day waiting period before wage loss benefits begin. The first payment is due on the fifteenth (15) day after the first day of disability. If an employee is out fourteen (14) days, then they will receive payment for the waiting period. Future benefits will be made at two (2) week intervals

4. Forward all Workers' Compensation related correspondence to:

Brentwood Services, Inc.
ATTN: CompTrust AGC ... Tennessee
Post Office Box 1125
Brentwood, TN 37024
Facsimile: (800) 732-1338
Telephone: (800) 524-0604

NOTE: Please reference the assigned claim number on all correspondence if possible.

5. Once the report is received, Brentwood Services will assign the claim to an adjuster, and it will be investigated and handled either as a lost time claim (when an employee misses more than seven (7) calendar days from work) or a medical only claim (when an employee misses no time from work or less than seven (7) days but, will have medical expenses).
6. If an employee returns to work but later loses time due to injury, please notify Brentwood Services.

Report Only

If an employee injury does not appear to require medical treatment, you must still submit the "Tennessee First Report of Work Injury" form which must be clearly marked "Notify Only".

Tracking of these claim types will not affect your loss history. Brentwood Services does this to assist you in your loss prevention program to identify certain trends that may eventually adversely affect your claims experience.

Employers are not permitted to directly pay for small claims. This allows for payment outside of the state's established fee schedule. Enforcement of this requirement can result in a fine of \$10,000 for each "Avoidance of Fee Schedule" occurrence.

Claims Management and Follow-up

Should you receive any legal notices regarding workers' compensation, please immediately contact Brentwood Services so the necessary steps can be taken to protect your interest.

Do not attempt to contact or handle litigation or legal correspondence yourself.

Immediately forward all bills and medical reports to the designated file handler at Brentwood Services

Do not authorize medical treatment. Refer all authorizations to the designated file handler.

Identify modified and restricted jobs that the employee may be able to do and notify the file handler so they may coordinate with the physician on a return to work schedule. Notify the file handler when employee returns to work. Field personnel must be notified of all restrictions assigned by the physician so that no further injury occurs while on the transitional job. It is recommended you have the employee sign the “Employee Return to Work Program Responsibilities” form contained in this Claims Response Guide.

Chart of Documents/Forms

